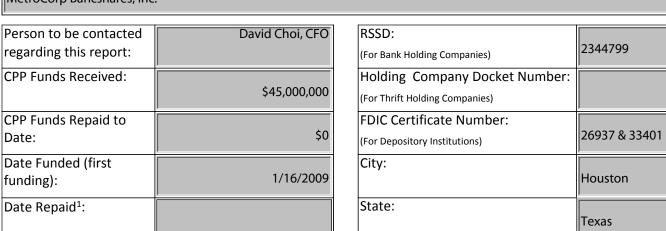
ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)





¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

^	than otherwise would have occurred.	During 2009, a total of 308 new loans including lines of credit for a total of \$154 million were originated. Although total loan was down 5% from 2008, it was consistent with management's strategy to continue support the credit needs of local business community while balance our risk exposure.
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	To the extent the funds supported	
	increased lending, please describe the	
	major type of loans, if possible	
	(residential mortgage loans, commercial	
	mortgage loans, small business loans,	
	etc.).	
_	Increase securities purchased (ABS, MBS,	
	etc.).	
	,	
_	Make other investments	
	Increase reserves for non-performing	The ratio of allowance for loan losses to total loan at year end 2009 was 2.31% compared with 1.80% at the end of 2008, which represented an increase of \$5.2 million.
	assets	at the end of 2000, which represented an increase of \$5.2 million.
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X	Reduce borrowings	Reduced FHLB advance \$35 million and subordinated debt \$2 million.
X	Increase charge-offs	With deterioration of the economy net charge-offs increased to \$20.5 million in 2009 compared with
		\$5.5 million in 2008
	Purchase another financial institution or	
	purchase assets from another financial institution	
	institution	
	Held as non-leveraged increase to total	Total risk-based capital ratio at year end 2009 increased to 13.80% compared with 10.17% at year end 2008
	capital	chu 2000

What actions were you able to avoid because of the capital infusion of CPP funds? With the capital infusion we were able to:						

What actions were you able to take that you may not have taken without the capital infusion of CPP funds? With the capital infusion we were able to:

1. Substantially increase capital to sustain any future potential losses Provided room to increase loan losses provision and loan losses allowance
 Increased liquidity by freeing up credit facilities with FHLB

Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.					

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.